

**MONTANA NATIONAL BANKS AND TRUST COMPANIES**  
(Cities with branches are in *italics*)

Absarokee .....United Bank of Absarokee, N.A.  
*Columbus*

Bridger .....Bank of Bridger, N.A.  
*Montana:*  
*Butte* *Harlem* *Joliet* *Red Lodge*  
*Wyoming:*  
*Greybull* *Lovell* *Powell*

Ekalaka .....First National Bank of Ekalaka

Fairfield .....First National Bank  
*Vaughn*

Harlowton .....Continental National Bank  
*Ryegate*

Helena .....Mountain West Bank, N.A.  
*Bozeman* *Great Falls* *Missoula*

Kalispell .....Mountain West Bank of Kalispell, N.A.  
*Whitefish*

Libby .....First National Bank of Montana, Inc.  
*Anaconda* *Bozeman* *Butte* *Kalispell*  
*Missoula* *Troy*

Polson .....First Citizens Bank of Polson, N.A.  
*East Missoula*

Twin Bridges .....Ruby Valley National Bank  
*Sheridan*

White Sulphur  
Springs .....Bank of the Rockies, N.A.  
*Clyde Park* *Emigrant* *Helena* *Lewistown*  
*Livingston*

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Cities with branches of out-of-state banks operating in Montana  
(permitted under law effective October 1, 2001)  
Browning – Native American Bank, N.A., Denver, Colorado  
Fairview – First Security Bank-West, Beulah, ND

Billings, Bozeman, Butte, Chester, Fort Benton, Glendive, Great  
Falls, Hamilton, Havre, Helena, Kalispell, Miles City, Missoula,  
Shelby – U.S. Bank National Association, Cincinnati, OH

Anaconda, Baker, Big Sandy, Billings, Bozeman, Butte, Chester,  
Chinook, Circle, Conrad, Dillon, Forsyth, Glasgow, Great Falls,  
Havre, Helena, Kalispell, Lewistown, Livingston, Missoula, Red  
Lodge, Roundup, Rudyard, Shelby, Sidney, Superior, Valier – Wells  
 Fargo Bank, National Association, Sioux Falls, SD

**No. 278**

**ABSTRACT OF REPORTS  
OF CONDITION  
OF  
MONTANA  
STATE BANKS  
AND  
TRUST COMPANIES  
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NATIONAL BANKS  
AND  
TRUST COMPANIES  
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**June 30, 2008**

Janet Kelly .....Director, Department  
of Administration  
Annie M. Goodwin..... Commissioner of Banking  
& Financial Institutions

**OFFICE STAFF**

David Novotny.....Deputy Commissioner  
James Darfler..... Chief Examiner  
Kelly O'Sullivan .....Attorney  
Christopher Romano..... Office Supervisor  
Donna Zollinger.....Administrative Support

**HELENA AREA EXAMINERS**

.....Bank Examination Manager  
Paul Staudohar ..... Senior Bank Examiner  
Patricia Doherty ..... Senior Bank Examiner  
Shelly Lee .....Bank Examiner  
Michael Duffy .....Bank Examiner  
Tamara Peltomaa .....Bank Examiner  
Eric Hayhurst .....Bank Examiner

**BILLINGS AREA EXAMINERS**

Darrin Maas .....Bank Examination Manager  
Victoria Bakken .....Bank Examiner  
Joseph Kuntz .....Bank Examiner  
Richard Christianson.....Bank Examiner  
Kelly Solan .....Bank Examiner  
Greyen .....Bank Examiner



**Aggregate Assets, Liabilities and Capital of 64 state banks and 2 trust companies, June 30, 2008, compared with 64 state banks and 2 trust companies, June 30, 2007.**

	(000 omitted)			
	June 30		Increase/Decrease	
	2008	2007	\$	%
<b>ASSETS</b>				
Cash and Balances Due from Banks.....	\$608,773	\$608,324	\$449	0.07
Securities - Held to Maturity.....	228,677	232,200	(3,523)	(1.52)
Securities - Available for Sale.....	2,393,869	2,297,679	96,190	4.19
Securities - Held for Trading.....	0	0	0	0.00
<b>Total Securities.....</b>	<b>2,622,546</b>	<b>2,529,879</b>	<b>92,667</b>	<b>3.66</b>
Funds Sold & Repurchase Agreements.....	264,689	240,533	24,156	10.04
Loans and Leases.....	11,778,485	10,702,913	1,075,572	10.05
Less: Allowance for Loan and Lease Losses.....	168,448	153,547	14,901	9.70
<b>Net Loans and Leases.....</b>	<b>11,610,037</b>	<b>10,549,366</b>	<b>1,060,671</b>	<b>10.05</b>
Fixed Assets.....	391,529	366,547	24,982	6.82
Other Real Estate Owned.....	19,766	13,388	6,378	47.64
Other Assets.....	578,340	576,573	1,767	0.31
<b>TOTAL ASSETS</b>	<b>\$16,095,680</b>	<b>\$14,884,610</b>	<b>#####</b>	<b>8.14</b>
<b>LIABILITIES</b>				
Interest-Bearing Deposits.....	\$9,580,247	\$9,247,904	\$332,343	3.59
Non-Interest-Bearing Deposits.....	2,397,680	2,405,821	(8,141)	(0.34)
Funds Purchased & Repurchase Agreements.....	1,125,273	989,121	136,152	13.76
Demand Notes.....	0	0	0	0.00
Other Borrowed Funds.....	1,223,856	565,052	658,804	116.59
Other Liabilities.....	108,461	110,607	(2,146)	(1.94)
<b>TOTAL LIABILITIES</b>	<b>\$14,435,517</b>	<b>\$13,318,505</b>	<b>1,117,012</b>	<b>8.39</b>
<b>CAPITAL</b>				
Subordinated Notes and Debentures.....	\$30,000	\$15,000	15,000	N/A
Preferred Stock.....	0	0	0	0.00
Common Stock.....	124,616	122,695	1,921	1.57
Surplus.....	953,577	923,914	29,663	3.21
Undivided Profits and Capital Reserves.....	556,434	521,998	34,436	6.60
Other Equity Capital Components.....	(4,464)	(17,502)	13,038	(74.49)
<b>TOTAL CAPITAL</b>	<b>\$1,660,163</b>	<b>\$1,566,105</b>	<b>94,058</b>	<b>6.01</b>
<b>TOTAL LIABILITIES AND CAPITAL</b>	<b>\$16,095,680</b>	<b>\$14,884,610</b>	<b>#####</b>	<b>8.14</b>

	June 30	
	2008	2007
<b>STATE BANKS</b>		
Total Loans and Leases to Total Assets.....	72.42%	71.17%
Total Loans and Leases to Total Deposits.....	98.33%	91.84%
Total Capital and Reserve Accounts to Total Assets.....	11.24%	11.44%
Tier 1 Capital to Total Assets.....	10.13%	10.42%
Allowance for Loan and Lease Losses to Total Loans.....	1.43%	1.43%



**Aggregate Assets, Liabilities and Capital of 11 national banks, June 30, 2008, compared with 11 national banks, June 30, 2007. Compiled from information provided by Montana national banks.**

	(000 omitted)			
	June 30		Increase/Decrease	
	2008	2007	\$	%
<b>ASSETS</b>				
Cash and Balances Due from Banks.....	\$57,892	\$58,851	(\$959)	(1.63)
Securities - Held to Maturity.....	33,287	27,474	5,813	21.16
Securities - Available for Sale.....	160,191	140,314	19,877	14.17
Securities - Held for Trading.....	0	0	0	0.00
<b>Total Securities.....</b>	<b>193,478</b>	<b>167,788</b>	<b>25,690</b>	<b>15.31</b>
Funds Sold & Repurchase Agreements.....	40,515	30,721	9,794	31.88
Loans and Leases.....	1,388,090	1,294,547	93,543	7.23
Less: Allowance for Loan and Lease Losses.....	20,552	17,457	3,095	17.73
<b>Net Loans and Leases.....</b>	<b>1,367,538</b>	<b>1,277,090</b>	<b>90,448</b>	<b>7.08</b>
Fixed Assets.....	62,475	58,213	4,262	7.32
Other Real Estate Owned.....	5,925	2,789	3,136	112.44
Other Assets.....	46,688	47,525	(837)	(1.76)
<b>TOTAL ASSETS</b>	<b>\$1,774,511</b>	<b>\$1,642,977</b>	<b>\$131,534</b>	<b>8.01</b>
<b>LIABILITIES</b>				
Interest-Bearing Deposits.....	\$1,237,601	\$1,173,780	\$63,821	5.44
Non-Interest-Bearing Deposits.....	215,844	216,684	(840)	(0.39)
Funds Purchased & Repurchase Agreements.....	27,741	12,666	15,075	119.02
Demand Notes.....	0	0	0	N/A
Other Borrowed Funds.....	109,519	71,936	37,583	52.25
Other Liabilities.....	17,942	17,561	381	2.17
<b>TOTAL LIABILITIES</b>	<b>\$1,608,647</b>	<b>\$1,492,627</b>	<b>116,020</b>	<b>7.77</b>
<b>CAPITAL</b>				
Subordinated Notes and Debentures.....	\$0	\$0	0	0.00
Preferred Stock.....	0	0	0	0.00
Common Stock.....	14,666	14,266	400	2.80
Surplus.....	40,584	40,584	0	0.00
Undivided Profits and Capital Reserves.....	111,170	96,551	14,619	15.14
Other Equity Capital Components.....	(556)	(1,051)	495	N/A
<b>TOTAL CAPITAL</b>	<b>\$165,864</b>	<b>\$150,350</b>	<b>15,514</b>	<b>10.32</b>
<b>TOTAL LIABILITIES AND CAPITAL</b>	<b>\$1,774,511</b>	<b>\$1,642,977</b>	<b>\$131,534</b>	<b>8.01</b>
 <b>GRAND TOTAL - ALL BANKS IN MONTANA</b>	 <b>\$17,870,191</b>	 <b>\$16,527,587</b>	 <b>\$1,342,604</b>	 <b>8.12</b>

<b>NATIONAL BANKS</b>	June 30	
	2008	2007
Total Loans and Leases to Total Assets.....	77.33%	77.96%
Total Loans and Leases to Total Deposits.....	95.50%	93.10%
Total Capital and Reserve Accounts to Total Assets.....	10.38%	10.11%
Tier 1 Capital to Total Assets.....	9.35%	9.15%
Allowance for Loan and Lease Losses to Total Loans.....	1.48%	1.35%



# MONTANA STATE BANKS AND TRUST COMPANIES

(Cities with branches are in italics)

Baker.....	The Bank of Baker
Belt.....	Belt Valley Bank (f)
Bigfork.....	Flathead Bank of Bigfork
	<i>Belgrade Cut Bank Ennis Lakeside</i>
Big Timber.....	Citizens Bank & Trust Co. (f)
Billings.....	Beartooth Bank
	First Interstate Bank (f)
	<u>Montana:</u>
	<i>Belgrade Bozeman Colstrip Eureka</i>
	<i>Evergreen Gardiner Great Falls Hamilton</i>
	<i>Hardin Helena Kalispell Lame</i>
	<i>Deer Livingston Miles City Missoula</i>
	<i>Polson Red Lodge Whitefish</i>
	<u>Wyoming:</u>
	<i>Buffalo Casper Cheyenne Gillette</i>
	<i>Jackson Jackson Hole Lander</i>
	<i>Laramie Mills Riverton Sheridan</i>
	Rocky Mountain Bank
	<i>Bigfork Bozeman Kalispell Plains</i>
	<i>Plentywood Stevensville Whitehall</i>
	Western Security Bank (f)
	<i>Laurel</i>
Boulder.....	First Boulder Valley Bank
	<i>Montana City</i>
Bozeman.....	American Bank (f)
	<i>Big Sky Big Timber Livingston Whitefish</i>
	Bank of Bozeman
	Big Sky Western Bank (f)
	<i>Belgrade Big Sky Four Corners</i>
	First Security Bank
	<i>Belgrade Big Sky Fort Benton</i>
	<i>Three Forks West Yellowstone</i>
	The TrustPeople, Inc.
Butte.....	First Citizens Bank (f)
Cascade.....	Stockmens Bank (f)
Choteau.....	The Citizens' State Bank of Choteau (f)
Columbia Falls...	Freedom Bank
Deer Lodge.....	First Security Bank of Deer Lodge
	Peoples Bank of Deer Lodge
Denton.....	Farmers State Bank of Denton (f)
Dillon.....	State Bank & Trust Co.
Dutton.....	Dutton State Bank
Ennis.....	First Madison Valley Bank
	<i>West Yellowstone</i>
Forsyth.....	First State Bank of Forsyth
Glasgow.....	First Community Bank (f)
	<i>Ashland Culbertson Froid Helena</i>
	<i>Hinsdale Three Forks Wolf Point</i>
	Valley Bank of Glasgow (f)
Glendive.....	Community First Bank
Great Falls.....	Prairie Mountain Bank
Hamilton.....	Ravalli County Bank (f)
	<i>Corvallis Stevensville</i>
Hardin.....	Little Horn State Bank
	<i>Billings Laurel Lockwood</i>
Havre.....	Independence Bank
	<i>Glasgow Malta Poplar Scobey</i>
Helena.....	AnnaCo Trust Company
	First Security Bank
	Valley Bank of Helena (f)
	<i>East Helena</i>
Jordan.....	Garfield County Bank
Kalispell.....	Glacier Bank (f)
	<i>Anaconda Bigfork Butte</i>
	<i>Columbia Falls Eureka Evergreen Libby</i>
	<i>Polson Whitefish</i>
	Three Rivers Bank of Montana
	Valley Bank

# West One Bank

Laurel.....	Yellowstone Bank (f)
	<i>Absarokee Billings Bozeman Columbus</i>
Lewistown.....	First Bank of Montana (f) *
	<i>Chinook</i>
Lincoln.....	First Bank of Lincoln
Lolo.....	Bitterroot Valley Bank
	<i>Bonner Frenchtown Missoula St. Regis</i>
	<i>Superior</i>
Malta.....	First Security Bank of Malta (f)
	First State Bank (f)
Manhattan.....	Manhattan State Bank
	<i>Amsterdam Three Forks</i>
Miles City.....	Stockman Bank of Montana
	<i>Billings Belgrade Bozeman Conrad</i>
	<i>Cut Bank Dillon Glendive Great Falls</i>
	<i>Havre Hysham Plentywood Richey</i>
	<i>Sidney Terry Wibaux Worden</i>
Missoula.....	Community Bank - Missoula (f)
	First Security Bank of Missoula (f)
	<i>Corvallis Hamilton Plains Thompson Falls</i>
	Bank of Montana***
	Treasure State Bank**
Philipsburg.....	Flint Creek Valley Bank (f)
	<i>Butte Drummond</i>
Plentywood.....	Montana State Bank (f)
Polson.....	Eagle Bank
Ronan.....	Community Bank, Inc. (f)
	<i>Pablo Polson</i>
	Valley Bank of Ronan (f)
	<i>Arlee Hot Springs Pablo Polson</i>
	<i>St. Ignatius Thompson Falls</i>
Roundup.....	First Security Bank of Roundup
St. Ignatius.....	Lake County Bank (f)
Seeley Lake.....	First Valley Bank
Shelby.....	The First State Bank of Shelby
Sidney.....	1st Bank (f)
	<i>Broadus</i>
Stanford.....	Basin State Bank
	<i>Geraldine Lewistown</i>
Townsend.....	State Bank of Townsend (f)
Victor.....	Farmers State Bank (f)
	<i>Darby Florence Hamilton Missoula</i>
	<i>Lolo Stevensville</i>
Whitefish.....	Glacier Bank of Whitefish (f)
	<i>Eureka</i>
Wolf Point.....	Western Bank of Wolf Point (f)

(f) Member of the Federal Reserve System

\*Converted from national to state charter 6-21-07

\*\*Opened 1-3-07

\*\*\*Opened ??????

## STATE BANKING BOARD ACTIONS:

None.

## DIVISION OF BANKING AND FINANCIAL INSTITUTIONS

### ADMINISTRATIVE ACTIONS:

On these dates, approved applications by these banks to open branches in the following locations:

On these dates, approved the following mergers:

Branch sales: